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PATENT

**IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE**

Applicants:	Christina Chow, et al.	Docket No.	40655.3800
Serial No.:	10/032,588	Filing Date:	12/20/2001
Art Unit:	3693	Examiner:	Karmis, Stefanos
Title:	REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD	Confirmation No.:	8373

**AMENDMENT AND REPLY**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on October 5, 2007, of which this Reply is filed with a two-month extension of time, please consider the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 5 of this paper.